

EXHIBIT 199

From: ann.borowiec@jpmorgan.com [ann.borowiec@jpmorgan.com]
Sent: 11/15/2006 1:47:40 PM
To: john.r.duffy@jpmorgan.com
Subject: Fw: Ck siebel
Attachments: ecblank.gif; pic07239.gif; doclink.gif; C6894824.gif; graycol.gif; pic28074.gif

I hope you are familiar with the Jeffrey Epstein story where Bob Blanch and Barry Berger went to meet with him. At that meeting, Jeffrey said he had other clients (besides google founders) that we could help. Howard Rubenstein has called Barry saying Jeffrey said he was brilliant. Howard told Barry he is currently not a client of the PB. I would guess this is same guy, and he has small relationship with Gloria. This is President of Rubenstein Associates. I have call into Gloria, but I would guess that we need to keep these together.... let's discuss. Ann

----- Forwarded by Ann Borowiec/JPMCHASE on 11/15/2006 08:44 AM -----

Maria Rivera-Jones To: Ann Borowiec/JPMCHASE@JPMCHASE
cc: "Barry Berger" <barry.s.berger@jpmchase.com>, Pooja X Sinha/JPMCHASE@JPMCHASE
11/14/2006 11:11 AM Subject: Re: Ck siebel

There are 2 Siebel entries for Howard J Rubenstein:

*Client - Banker is Gloria Fieldcamp - Team is Family Wealth

* "Do not Solicit" - Law Firm Group

➤ RUBENSTEIN, HOWARD J.	Rubenstein	Howard				Do Not Solicit	Law Firm Group
RUBENSTEIN, HOWARD J.	Rubenstein	Howard	Gloria Fieldcamp		RUBENSTEIN, HOWA	Client	Family Wealth

Maria Rivera-Jones
Executive Assistant
JPMorgan Private Bank - New Jersey Team
225 South Street - 3rd Floor
Morristown, NJ 07960
* 973-285-2219 * 212-464-1495
maria.rivera-jones@jpmorgan.com
▼ Ann Borowiec/JPMCHASE

Ann Borowiec/JPMCHASE

11/14/2006 10:40 AM

To: Maria Rivera-Jones/JPMCHASE@JPMCHASE,
Pooja X Sinha/JPMCHASE@JPMCHASE

cc: "Barry Berger" <barry.s.berger@jpmchase.com>

Subject: Ck siebel

Can you see what you find in siebel for howard rubenstein. Pooja, can you get basic google package together here also for barry. thx ann

Sent from my BlackBerry Wireless Handheld